

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Peggy Kontos § Case No. 18-09469
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/30/2018 . The undersigned trustee was appointed on 03/30/2018 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,250.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 5,250.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/16/2018 and the deadline for filing governmental claims was 09/26/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,275.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,275.00 , for a total compensation of \$ 1,275.00 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 9.38 , for total expenses of \$ 9.38 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/16/2018 By:/s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	18-09469	JPC	Judge:	Jacqueline P. Cox	Trustee Name:	STEVEN R. RADTKE
Case Name:	Peggy Kontos				Date Filed (f) or Converted (c):	03/30/2018 (f)
For Period Ending:	10/16/2018				341(a) Meeting Date:	05/14/2018
					Claims Bar Date:	08/16/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2013 Acura Ilx Mileage: 37000	11,000.00	5,340.84		4,764.94	FA
2. Ipad, Laptop Computer	600.00	0.00		0.00	FA
3. Wearing Apparel	250.00	0.00		0.00	FA
4. Bank Of America, N.A.	149.94	0.00		0.00	FA
5. Jp Morgan Chase, N.A.	279.93	0.00		0.00	FA
6. Jp Morgan Chase, N.A.	21.03	0.00		0.00	FA
7. Illinois Municipal Retirement Fund	5,547.38	0.00		0.00	FA
8. Bank Of America, N.A.	3,000.00	0.00		0.00	FA
9. Federal, State, & Possible Refund For 2018 Taxes, To Be Fil	600.00	485.06		485.06	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$21,448.28	\$5,825.90	\$5,250.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/2018 Trustee made demand for turnover of value of estate's interest in property and tax refunds

5/2018 Possible purchase of Trustee's right title and interest in Debtor's 2013 Acura automobile

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

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FORM 2
ESTATE CASH RECEIPT AND DISBURSEMENTS RECORD

Case No: 18-09469

Case Name: Peggy Kontos

Taxpayer ID No: XX-XXX0183

For Period Ending: 10/16/2018

Trustee Name: STEVEN R. RADTKE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6461

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/02/18		Peggy Kontos	Payment on settlement of estate's equity in Debtor's assets (car and tax refunds)		\$5,250.00		\$5,250.00
			Gross Receipts \$5,250.00				
	1		2013 Acura Ilx Mileage: 37000 \$4,764.94	1129-000			
	9		Federal, State, & Possible Refund For 2018 Taxes, To Be Fil	\$485.06			

COLUMN TOTALS	\$5,250.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,250.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,250.00	\$0.00

Exhibit B

		TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
		NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX6461 - Checking		\$5,250.00	\$0.00		\$5,250.00
		\$5,250.00	\$0.00		\$5,250.00
				(Excludes account transfers)	(Excludes payments to debtors)
Total Allocation Receipts:		\$0.00			
Total Net Deposits:		\$5,250.00			
<u>Total Gross Receipts:</u>		<u>\$5,250.00</u>			
					Total Funds on Hand

Case Number: 18-09469

Date: October 16, 2018

Debtor Name: Peggy Kontos

Claims Bar Date: 8/16/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$1,275.00	\$1,275.00
2100						
100	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$9.38	\$9.38
2200						
1	Discover Bank Discover Products Inc 7100 Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$6,823.00	\$6,823.59	\$6,823.59
300						
7100						
2	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Wal-Mart) Pob 41067 Norfolk, Va 23541	Unsecured		\$5,431.00	\$5,469.30	\$5,469.30
300						
7100						
3	Midland Funding, Llc Midland Credit Management, Inc. 7100 As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$3,793.00	\$3,843.30	\$3,843.30
300						
7100						
4	Midland Funding, Llc Midland Credit Management, Inc. 7100 As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$4,012.00	\$4,050.33	\$4,050.33
300						
7100						
Case Totals				\$20,059.00	\$21,470.90	\$21,470.90

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-09469

Case Name: Peggy Kontos

Trustee Name: STEVEN R. RADTKE

Balance on hand	\$	5,250.00
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: STEVEN R. RADTKE	\$ 1,275.00	\$ 0.00	\$ 1,275.00
Trustee Expenses: STEVEN R. RADTKE	\$ 9.38	\$ 0.00	\$ 9.38
Total to be paid for chapter 7 administrative expenses			\$ 1,284.38
Remaining Balance			\$ 3,965.62

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,186.52 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 6,823.59	\$ 0.00	\$ 1,340.49
2	Portfolio Recovery Associates, Llc	\$ 5,469.30	\$ 0.00	\$ 1,074.44
3	Midland Funding, Llc	\$ 3,843.30	\$ 0.00	\$ 755.01
4	Midland Funding, Llc	\$ 4,050.33	\$ 0.00	\$ 795.68

Total to be paid to timely general unsecured creditors \$ 3,965.62

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE